

CALIFORNIA STATE RETIREES



Vol. 5

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

MAY 2026

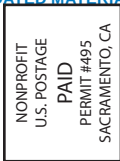
CSR 2026 Candidate Endorsements

Voting in the June 2026 California Primary Election opens soon, with ballots mailed starting May 4. CSR encourages all CSR members to vote for our endorsed candidates. CSR bases its endorsements on each candidate's demonstrated support for protecting the pension and health benefits of retired state employees. We evaluate candidates through questionnaires and direct engagement, ensuring their platforms align with our mission.

Statewide Constitutional Offices
 Attorney General: Rob Bonta
 Controller: Malia Cohen
 Secretary of State: Shirley Weber
 Lieutenant Governor: Fiona Ma

State Senate, State Assembly
 This year will see elections in 21 open seats—14 in the Assembly and seven in the Senate.

••DATED MATERIAL – PLEASE DO NOT DELAY••



CALIFORNIA STATE RETIREES
 3000 Advantage Way Suite 100
 Sacramento, CA 95834
 RETURN SERVICE REQUESTED



Our endorsed candidates include many incumbents we have previously supported. Most candidates are running for reelection unopposed or without serious opposition. They are highly likely of both advancing in the June Primary and winning in the November General Election.

Assembly Incumbents Seeking Reelection

- AD 02: Chris Rogers (D-Santa Rosa)
- AD 04: Cecilia Aguiar-Curry (D-Winters)
- AD 06: Maggy Krell (D-Sacramento)
- AD 09: Heath Flora (R-Modesto)
- AD 10: Stephanie Nguyen (D-Elk Grove)
- AD 11: Lori Wilson (D-Fairfield)
- AD 13: Rhodesia Ransom (D-Tracy)
- AD 14: Buffy Wicks (D-Oakland)
- AD 15: Anamarie Avila Farias (D-Martinez)
- AD 16: Rebecca Bauer-Kahan (D-Orinda)
- AD 17: Matt Haney (D-San Francisco)
- AD 18: Mia Bonta (D-Oakland)
- AD 19: Catherine Stefani (D-San Francisco)
- AD 20: Liz Ortega (D-San Leandro)
- AD 21: Diane Papan (D-San Mateo)
- AD 22: Juan Alanis (R-Modesto)
- AD 23: Marc Berman (D-Menlo Park)
- AD 24: Alex Lee (D-San Jose)
- AD 25: Ash Kalra (D-San Jose)
- AD 28: Gail Pellerin (D-Santa Cruz)
- AD 29: Robert Rivas (D-Hollister)
- AD 30: Dawn Addis (D-Morro Bay)

- AD 31: Joaquin Arambula (D-Fresno)
- AD 37: Gregg Hart (D-Santa Barbara)
- AD 38: Steve Bennett (D-Ventura)
- AD 39: Juan Carrillo (D-Palmdale)
- AD 40: Pilar Schiavo (D-San Fernando)
- AD 41: John Harabedian (D-Pasadena)
- AD 43: Celeste Rodriguez (D-San Fernando)
- AD 44: Nick Schultz (D-Burbank)
- AD 45: James Ramos (D-Highland)
- AD 46: Jesse Gabriel (D-Encino)
- AD 48: Blanca Rubio (D-Baldwin Park)
- AD 49: Mike Fong (D-Alhambra)
- AD 50: Robert Garcia (D-Rancho Cucamonga)
- AD 51: Rick Chavez Zbur (D-Los Angeles)
- AD 52: Jessica Caloza (D-Los Angeles)
- AD 53: Michelle Rodriguez (D-Pomona)
- AD 54: Mark Gonzalez (D-Los Angeles)
- AD 55: Isaac Bryan (D-Los Angeles)
- AD 56: Lisa Calderon (D-Whittier)
- AD 57: Sade Elhawary (D-Los Angeles)
- AD 60: Corey Jackson (D-Moreno Valley)
- AD 61: Tina McKinnor (D-Los Angeles)
- AD 62: Jose Solache (D-Lynwood)
- AD 64: Blanca Pacheco (D-Downey)
- AD 69: Josh Lowenthal (D-Long Beach)
- AD 73: Cottie Petrie-Norris (D-Irvine)
- AD 76: Darshana Patel (D-San Diego)

- AD 77: Tasha Boerner (D-Encinitas)
 - AD 78: Chris Ward (D-San Diego)
 - AD 79: LaShae Sharp-Collins (D-San Diego)
 - AD 80: David Alvarez (D-San Diego)
- Senate Incumbents Seeking Reelection**
- SD 06: Roger Niello (R-Fair Oaks)
 - SD 08: Angelique Ashby (D-Sacramento)
 - SD 10: Aisha Wahab (D-Hayward)
 - SD 16: Melissa Hurtado (D-Central Valley)
 - SD 18: Steve Padilla (D-Chula Vista)
 - SD 20: Caroline Menjivar (D-Van Nuys)
 - SD 22: Susan Rubio (D-Baldwin Park)
 - SD 28: Lola Smallwood-Cuevas (D-Los Angeles)
 - SD 30: Bob Archuleta (D-Whittier)
 - SD 38: Catherine Blakespear (D-Encinitas)
- Assembly Members Running for Senate**
- SD 02: Damon Connolly (D-San Rafael)
 - SD 14: Esmeralda Soria (D-Fresno)
 - SD 34: Avelino Valencia (D-Anaheim)
- Secure drop-off locations open the following day. The last day to register to vote in the June Primary Election is May 18. The deadline to vote in person or return a ballot is Election Day, June 2. Vote centers will be open on Election Day from 7 a.m. to 8 p.m. Whether you vote by mail or in person, make a plan to vote in the June Primary. Supporting our endorsed candidates will protect your pension and health benefits.

CALIFORNIA STATE RETIREES STATEWIDE OFFICERS

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Contact us!

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WEB: www.CalRetirees.org
501(c)(5)

CALIFORNIA STATE RETIREES

Membership Application

First Middle Initial Last Name

Social Security Number Chapter

Home Address City State Zip

Home Phone Email

Retirement Date From what State Agency did you retire?

How did you hear about us? Recruiter

Type of Membership (Check One)

Retired Membership Available to state retirees only. See Dues Table.

Associate Member Available to persons not eligible for retired membership. Dues are \$72.00 per year (payable annually).

Dues Table for Retired Members	
Monthly PERS Allowance (Base + COLA)	Monthly Dues
\$0 - \$399	\$1.00
\$400 - \$799	\$2.25
\$800 - \$1,199	\$3.25
\$1,200 - \$1,599	\$5.00
\$1,600 - \$1,899	\$6.50
\$1,900 - \$2,299	\$8.00
\$2,300 - \$2,699	\$8.50
\$2,700 - \$3,099	\$9.00
\$3,100 - \$3,499	\$9.50
\$3,500 - \$3,999	\$10.00
\$4,000+	\$12.00

Office Use Only

I hereby apply for membership in California State Retirees, an affiliate of the California State Employees Association, and I authorize CSR to withhold dues from my monthly PERS allowance. I understand my membership rights are set forth in the CSR and CSEA bylaws, policies and procedures. As a member of CSR, I agree to abide by the CSR bylaws, policies and procedures.

Signature _____ Date _____

To join, please fill out the application completely and mail it back in an envelope to:
California State Retirees 3000 Advantage Way Suite 100 Sacramento, CA 95834

www.CalRetirees.org

Member Spotlight

In 2026, we are excited to introduce Member Spotlight! This new addition will celebrate the people who make our chapters strong. This section will highlight members' achievements, service, and impact within our organization and the community. We invite all CSR members to participate. Please submit a photo along with a short blurb to CSRinfo@Calretirees.org sharing accomplishments, milestones, or contributions you would like recognized. Submissions will be featured monthly.

This is also a great opportunity to give a shout-out to someone in your chapter whose dedication deserves recognition. Whether it's leadership, service, mentorship, or behind-the-scenes support, we want to hear about it.

Join us in celebrating the individuals who help move CSR forward!

SAVVY SENIOR

Savvy Senior: Low-Cost Smartphone Plans for Budget-Minded Seniors

*Dear Savvy Senior,
What are the absolute lowest-cost smartphone plans for seniors who mainly talk and text but need a little cellular data for email and occasional use? I'm currently paying \$40 a month and hoping to cut that down.
--Looking to Save*

Dear Looking,
You're asking a smart question. Many seniors pay far more for smartphone service than they actually use. If most of your phone activity is calls, texts, email, and light web browsing, there's usually no need to spend \$40 or more a month. The good news: plenty of low-cost carriers now cater to light users who want reliable service without the extra cost. The cheapest plans today mostly come from mobile virtual network operators (MVNOs) – smaller carriers that lease coverage from major networks like T-Mobile, Verizon, and AT&T. Because they don't run their own towers, MVNOs can offer basic service for a fraction of the cost of major carriers, while still providing nationwide coverage. Here are some of the best options available now.

Cheapest Wireless Plans

According to Consumer Reports, one of the best overall values among low-cost smartphone plans is Mint Mobile. Mint offers a \$15-per-month plan that includes

unlimited talk and text plus 5 gigabytes (GB) of high-speed data each month. The catch is that you must pay for a full year upfront, which is \$180 plus taxes



and fees. For seniors who are comfortable paying annually, this can be an excellent way to lock in long-term savings. Mint runs on T-Mobile's network and works with most unlocked smartphones.

If that's more service or commitment than you want, the absolute cheapest wireless plan currently available is Ultra Mobile's PayGo plan. For just \$3 per month, plus fees, it provides 100 minutes of talk, 100 text messages, and 100 megabytes (MB) of data. Additional usage costs 3 cents per minute or MB of data and 1 cent per text. This plan is best for very light users or those who primarily want a phone for emergencies. Ultra Mobile also

uses T-Mobile's network.

Another solid budget-friendly choice is Tello, which allows you to customize a plan to fit your specific needs. Plans start at just \$6

per month and include unlimited texting, 100 minutes of talk time, and 1 GB of high-speed data.

If your usage changes, you can easily add more minutes or data in affordable \$1 monthly increments. This flexibility makes Tello especially appealing to seniors who want control over their costs. Tello also operates on T-Mobile's network.

Other super low-cost plans for digital minimalists include US Mobile, which offers a light plan starting at \$8 per month (when paid annually) for unlimited talk and text plus 2 GB of data.

Tracfone is another long-standing option, offering very basic 30-minute talk, text and web plan, for \$9 per month with auto-refill.



Send your senior questions to:
Savvy Senior, P.O. Box 5443
Norman, OK 73070
or visit SavvySenior.org

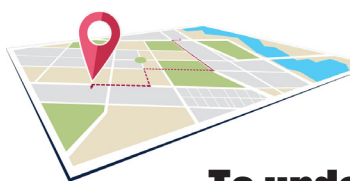
Lifeline Program

If your budget is especially tight, be sure to check into the federal Lifeline Assistance Program. Lifeline provides a \$9.25 monthly discount on phone or internet service.

You may qualify if you receive benefits such as Medicaid, SNAP (food stamps), Supplemental Security Income (SSI), public housing assistance, or Veterans Pension. You may also qualify based on income alone if your household income is below 135 percent of the federal poverty level – currently \$21,546 for one person or \$29,214 for two.

To learn more or apply, visit lifelinesupport.org. If approved, you can choose from participating providers in your area, and in some cases even apply the discount to service you already have, if your provider participates. Before switching plans, make sure your phone is unlocked and compatible with the new carrier's network. A quick compatibility check on the provider's website can help ensure a smooth transition and keep your savings on track.

**HAVE YOU
MOVED?**



Help us stay in touch!

Use the form on the link below to provide CSR headquarters with any changes to your contact details—email, mailing address, or phone number.

To update your information, please visit <https://calretirees.org/Update-My-Info>



**Joe Reynoso, CSR President
Health Benefits Committee
Report**

This month you will read about 1) Blue Shield, 2) United HealthCare Medicare Advantage, 3) Lobby Day/Board Meeting, and 4) CVS/Caremark

Blue Shield Coverage

For this month's article I would like to share a few examples in which being a member of CSR helped members get their medical benefit issues resolved. If other members are experiencing similar difficulties, these examples will hopefully aid them in knowing where to go for necessary assistance.

On April 1, I received an e-mail from a very distraught member in which she reported she went to an acupuncturist several times throughout the year and now Blue Shield of California was refusing to pay the provider's costs, which were being passed on to her. The member reported she was on Medicare and had Blue Shield as her supplemental plan. The member also reported it was her understanding Blue Shield Platinum allowed 20 acupuncture visits during the course of the year. With the members approval, I forwarded her e-mail to contacts at CalPERS and within a few short hours received the reply from CalPERS they would have a Blue Shield representative contact the member. As a follow up to the situation, I was later notified Blue Shield reached out to the member and the claim was adjusted in her favor on April 8.

United HealthCare

On April 24, I received an e-mail from a member who indicated he reached out to Optum Rx regarding a prescription issue and he was initially informed by an automated message that Optum Rx was no longer his provider and instructed to contact CVS/Caremark. The member indicated he stayed on the line and was eventually connected with a live person who was able to access his record and confirmed his pharmacy benefit manager was still Optum Rx. The member was able to resolve his prescription issue and therefore it did not elevate to a critical situation. However, I reached out to CalPERS regarding the members concern that others may be experiencing the same issue. I was later notified United HealthCare Medicare Advantage members are urged to call **1-888-867-5581** for all their medical and pharmacy questions. After recontacting the member, he informed me he was calling a different number, but agreed to use the number CalPERS provided and informed me he would update me if he had any additional problems. The member called the number as advised, but was told since he used home delivery for his maintenance prescriptions he should call **1-800-356-3477**. For those members utilizing United HealthCare Medicare Advantage, please use these numbers as appropriate for your situation.

If you feel you are being denied benefits you are entitled to, please reach out to your medical plan, whether it be Blue Cross, Blue Shield, United Healthcare or any other plan. If they are unable to resolve your concern, reach out to CalPERS and if CalPERS is unable to help, do not hesitate to contact **CSRinfo@calretirees.org**. When I say CSR is here to fight to protect the pension and health benefits of retirees, it is not just a slogan, it is who we are and what we do for our members.

There are many more examples of situations in which CSR has stepped up to assist members in

resolving issues related to medical and dental benefits, pharmacy issues and even issues with the Office of the State Controller.

Lobby Day/Board Meeting

On April 14, CSR held a Board meeting prior to Lobby Day training. As we all know, many members who transitioned from Optum RX to CVS/Caremark have not experienced a smooth transition thus far. Due to the close working relationship CSR has developed with CalPERS, we were successful in inviting staff from CalPERS to come speak to our members.

Rob Jarzombek, Chief, Health Plan Research and Administration, was kind enough to come speak to our members regarding the transition from Optum Rx to CVS/Caremark. He brought along David Lauck, Strategic Accounts Executive for CVS/Caremark.

Both gentlemen made themselves available after their presentation to answer specific member questions. Anton Orlich, CalPERS Managing Investment Director for Private Equity also attended and presented on Private Equity issues and took questions from members.

The feedback I received following the briefings was very positive. CSR will continue to work closely with CalPERS and do whatever it takes to ensure members have access to CalPERS staff or personnel who can answer their questions and resolve their issues.

On April 15, CSR had its annual Lobby Day in Sacramento. For those members who do not know what Lobby Day is, it's an opportunity to engage legislators on a personal level and share with them key concerns for CSR members. Although this event was held in Sacramento at the Capitol, members, where possible, were paired to meet with the legislators from their respective areas. This is done with the intention that members will continue to meet with their legislators in their district offices, invite them to their respective chapter meetings and maintain

regular contacts.

CVS/Caremark

For several months now I have been writing about the transition from Optum Rx to CVS/Caremark. One thing that has become very clear is this transition has not been very smooth. Members have reported problems accessing their previous prescriptions, some drugs are no longer allowed, and some drugs have been moved to different tiers costing members more money. An additional problem of which I have become aware is some members reported increased out-of-pocket costs associated with the identical medication they were receiving through Optum Rx.

CSR is in the process of gathering information to determine the severity of the issue. If you are a member and are experiencing higher out-of-pocket costs for the same drug you received through Optum Rx, please email **CSRinfo@calretirees.org** or call CSR at **(888) 808-7197**. We want to hear from you and help resolve any outstanding issues.

If you have any questions about your unresolved pension, health or dental/vision benefits, please send a message to the CSR Health Benefits Committee at **CSRinfo@calretirees.org**.

Additionally, if you have any ideas for future healthcare content, please send an e-mail to **CSRinfo@calretirees.org**.



**888 CalPERS
888.225.7377
www.calpers.ca.gov
Mon-Fri
8 a.m. to 5 p.m.**

PUZZLES MOTHER'S DAY

L	N	N	H	N	F	V	W	D	T	I	C	G	L
I	S	T	U	A	A	P	I	A	L	O	O	N	O
S	U	L	G	D	T	S	F	T	L	W	O	I	V
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E	D	E	A	I	E	E	M	G	I	E	I	I	S
N	A	S	F	C	R	W	I	O	I	O	N	R	N
K	Y	S	G	E	I	O	S	R	T	V	G	D	C
F	D	I	I	N	N	L	T	C	C	H	I	N	E
G	G	K	F	M	I	F	Y	S	A	A	E	N	N
S	O	I	T	T	I	D	I	W	W	R	I	R	G
O	N	C	S	T	S	W	E	C	R	E	I	S	E
N	N	W	E	I	O	I	I	E	D	O	E	N	O
S	P	A	T	I	E	N	T	V	F	W	R	T	G
K	S	N	N	U	R	T	U	R	I	N	G	D	G



Greek Yogurt Avocado Chicken Salad

Ingredients

- 2 cups shredded or cubed chicken cooked*
- 1 medium ripe avocado
- ½ cup plain Greek yogurt
- 1 teaspoon fresh dill (or ½ tsp dried)
- ½ teaspoon onion powder
- ½ teaspoon garlic powder
- 1 tablespoon lime juice
- ½ teaspoon fine sea salt
- ¼ teaspoon ground black pepper

Directions

In a large mixing bowl, mash avocado. Add Greek yogurt and stir until combined. Add dill, onion powder, garlic powder, lime juice salt, and pepper and stir until combined. Add chicken to avocado mixture and stir until all the ingredients are combined. Place in the refrigerator for at least 30-60 minutes for flavors to blend together. Serve on a sandwich, in a wrap or over salad greens for a tasty lunch or dinner!



GIVING
DRIVING
FEEDING
KISSES
WIFE
FLOWERS
HUGS
SUNDAY
LISTEN
MOTHER
NURTURING

GIFTS
COOKING
ADVICE
FATHER
PATIENT
INLAW
SONS
CARING
SWEET
LOVE



Facebook: [@CaliforniaStateRetirees](#)
 LinkedIn: [@CaliforniaStateRetirees](#)
 X: [CaStateRetirees](#)
 Website: www.CalRetirees.org

Putting you well ahead is our priority

PERS Platinum Supplement to Original Medicare

This plan gives you freedom and choice to see any Medicare participating providers nationwide – providing the ultimate flexibility, a seamless claims process, plus valuable supplemental benefits.



Plan highlights

- No deductible; no copayments, referrals, or prior authorizations for most covered services.
- Access care from any Medicare participating provider. This gives you more flexibility and choice.
- No cost for skilled nursing facility care, days 1 – 100; 20% co-insurance, days 101-365.
- Access to large national chains and local pharmacies through CalPERS pharmacy benefit manager (PBM).¹ Mail-order pharmacy services are also available.
- Routine (non-Medicare covered) chiropractic and acupuncture services without referral from a primary care physician.
- Plan includes \$2,000 allowance toward hearing aids every 24 months.
- Plan offers a \$3,000 maximum copayment/coinsurance each calendar year.²



Learn more online

To explore this plan in more detail and search for doctors and other providers in this plan's network, visit blueshieldca.com/calpers-retirees. You can also scan the QR code.



Here is an update on some of the bills that we are supporting that may be of interest to CSR members:

Support

AB 280 (Aguiar-Curry)

Would create mechanisms and procedures to improve health plan provider directories to ensure that consumers receive accurate information and can get efficient access to care.

STATUS: Pending on the Senate Floor.

AB 1190 (Haney)

Would protect all consumers, but particularly seniors, from exploitative websites impersonating the DMV

and overcharging for services.

STATUS: Senate Appropriations Committee Suspense File.

SB 888 (Seyarto)

Would exclude service-connected disability payments from the definition of “household income” for the purposes of the disabled veterans’ tax exemption.

STATUS: Senate Appropriations Committee Suspense File.

SB 1407 (Archuleta)

Would exclude military retirement pay from the calculation of gross income under the Personal Income Tax Law.

STATUS: Senate Appropriations Committee Suspense File.

SB 1444 (Committee on Labor, Public Employment, and Retirement)

Would extend the timeframe for CalPERS members to make elections for the purpose of structuring retirement allowances.

STATUS: Awaiting hearing in Senate Appropriations Committee.

For a complete list of all bills that are being monitored by CSR, please see the most recent CSR Legislative Report online.



Ted Toppin



CSR LOBBY DAY 2026



Thank you to everyone who attended Lobby Day in Sacramento! Lobby Day is more than a meeting, It is an organized effort to ensure the voices of retired state employees are heard where policy decisions are made. CSR Lobby Day reminds policymakers that retirees will continue to be engaged citizens.

Welcome Aboard, New Members!

Now that you have become a member of the largest and most experienced state retiree organization in California, we want to properly welcome you aboard. California State Retirees (CSR) has 26 different chapters statewide, and there is one just right for you. Members who don't specify which chapter they want to be in are automatically placed in the chapter within their zip code. Just let us know if the chapter you have been assigned is where you want to stay. A phone call to your chapter president or a visit to your chapter's next meeting is the best way to become acquainted with everything CSR has to offer. Check out pages 10 and 11 for the phone and email information of your chapter president. Each chapter encourages new members to attend their meetings, where state retiree issues are discussed; a variety of speakers appear and lunch is served. At some chapters, new members receive complimentary lunches.

Chapter 1
David Wiley
Joey Apigo
Scott Pham
Kathryn Overhoff
Angela Williams-Bell

Chapter 2
Jovina Azevedo
Debra Dixon
Michael Newby
Felicia Watson
Carla Esquivel
Antonio Delgado
Robin Ferrell
Bartolo Liriano-Chavez
Howard Moore
Paul Triggs
Christy Crichlow
Marilyn Olsen
Aurea Rirao
John Hernandez
Margaret Okimura-Mcdaniel
Earl Lagomarsino
Anna Garcia-Plascencia
Maria Rodriguez
Doris Bradbury
Joan Pass
Nicole Gentry
Michele Taylor
Jean Dingu
Paula Ritter
Brett Havener
Trisha Viray
Trang Tran

Chapter 3
Jaime Gomez
John Cleary
Daniel Sinnett
Walter Huey
Carmen Pustelnik

Chapter 4
Carol Monson
Ramona Toliver
Pilar Perez
Iliana Garcia
Ted Citizen
Kelli Smith
Sophia Ayala
Patience Nnamah

Chapter 5
Charlotte Taylor

Chapter 6
Todd D'braunstein
Susan Freeman
Carl Peppers
Sharyl Anderson
Emma Baltazar
Allison St Louis
Deyanira Gibson

Chapter 9
Henry Arroyo
Gustavo Toxqui
Gail Tsoi A Sue

Chapter 10
Raymond Kisch
Jill Finch
David Laiho
Maria Escareal
Catherine Quigley

Chapter 11
Magdalena Correa

Chapter 12
Martha Carrol

Chapter 13
Linda Wilson
Evelyn Grimes

Chapter 14
Wynette Roberts

Chapter 15
Gerard Pare
Brian Johnston
Sharon Chilton
Yolanda Martinez
Ann Giovacchini
Daniel Hasey

Chapter 16
Jeremy Souza
Juby Naval

Chapter 17
Kila Krueger
Michael Owens
Jacqueline Lane
Ana Mondet
Elodie Cassidy
Pablo Bryant
Frances Johnlouis
Latonya Irving
Lori Bolland
Felicia Carter

Chapter 20
Maria Bautista

Chapter 21
Jose Abellar
Luis Olivares
Delia Abellar
Anita Hagen
Shulanda Jones

Chapter 23
Crispin Alvarez
Ronald Bravo
Catherine Dougherty
Lisa Stillwagon

Chapter 26
Michael King, Jr
Nancy Bloomquist
Michael Jackson
Franklin Samples
Tina Vivas
Terry Anderson
Kathren Delgadillo

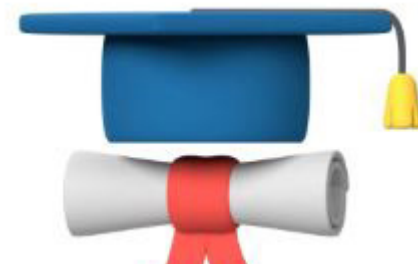
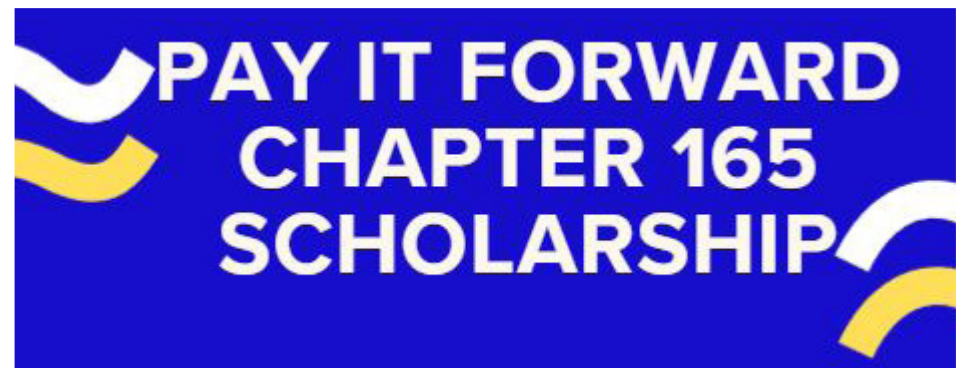
Chapter 34
Raymond Prochnow
Marie Boyd
Qing Huang
Lance Fisher
Hyo Oh
David Coppock

Chapter 35
Benito Rabaino
Vincent Alcantar
Briana Mattos
Jinna Kim
Carolyn Ramos-Subejano

Chapter 36
Elizabeth Meyer
Binumol Skaria
Jessie Escolta
Elizabeth Carrillo
Nelda Escamilla
Maria Perez

Chapter 165
Jennifer Hubbard-Beath
Charquinta Mims
Loretta White
Janet Brewster
Rebecca Salmon
Johnny Banks

Don't fret if you joined CSR but don't see your name here. Processing at CalPERS, the State Controller's Office and CSR can take a few months. Check again for your name within the next two months.



Applications are now open for CSR Chapter 165's Pay-It-Forward Scholarships for the 2026–2027 school year.

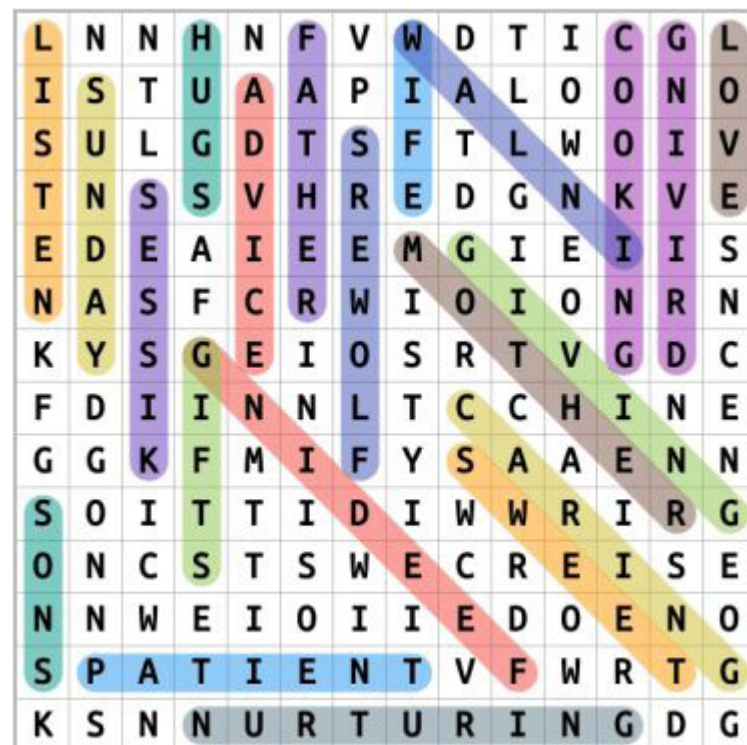
This scholarship opportunity is available to all Chapter 165 members and their eligible relatives.

If you're planning for the upcoming academic year, this is a great opportunity to receive support for your studies while continuing the Chapter's tradition of giving back and helping others succeed.

To request an application, please email the Chapter 165 Scholarship Chair at Chapter165@outlook.com.

Application Deadline

All completed application packets must be received by June 30, 2026, to be considered.



CHAPTER MEETING NOTICES

Please send an email to CSRInfo@CalRetirees.org by the 15th of the month with your meeting information you would like to have printed in the next issue of the CSR newspaper.

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Russell Kilday-Hicks, (415) 310-3823, rkildayhicks@gmail.com; **Vice President:** Nathan Johnson (510) 304-9270, nathan.johnson0406@yahoo.com; **Secretary:** Rose Greeff, rosegreeff@gmail.com; **Treasurer:** Peter Greeff, petergreeff09@gmail.com **Meeting:** Wednesday, June 17, 11:30 a.m. **Where:** Zio Fraedo's, 611 Gregory Ln., Pleasant Hill, CA **Program:** Learn about Village Movement California, whose mission is providing older adults with the support they need to age in their homes and communities. **Cost:** Members and assistants free, guests \$35 (by check to CSR). **Reservations required:** RSVP by June 10 to Chapter 1 President Russell Kilday-Hicks; Send guest admission checks to: 1208 Carleton St., Berkeley, CA 94702. For any other arrangements, please contact Russell.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Suzanna Nye (916) 741-1209, snyec@calretirees.org; **Vice President:** Arlene Espinoza, (916) 397-5002, arlene.espinoza@comcast.net; **Treasurer:** Kathleen Elwell **Secretary:** Diane Buffington., **Meeting:** Tuesday, May 5, 10 a.m. (please sign in to Zoom and join meeting by 9:45 a.m.) **Where:** Zoom. **Program:** Learn how California State Retirees helps protect your pension and health benefits—with insights from CSR President Joe Reynoso. **Reservations required:** RSVP by May 1. Attendance limited to 500 attendees. Meeting details and the Zoom link will be sent to your current email address on file with CSR headquarters. Please check your email for meeting details and login information. You must have a current email address on file with CSR headquarters to receive the meeting link. **For more information:** Peggy Andre (916) 995-8094.

CHAPTER 3

SAN FRANCISCO PENINSULA

President: Stephen McVeigh, (415) 378-8931, SMcVeigh@CalRetirees.org; **Vice President:** Clarice Moody, CMoody@CalRetirees.org; **Secretary:** Bridget Blount; **Treasurer:** Vacant **Meeting:** Thursday, June 18. 11:30 a.m. – 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Cost:** Members free, guests \$25. Includes lunch choice of chicken, salmon, or vegetarian meal. **Reservations required:** RSVP

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796 **Meeting:** Thursday, June 18, 12:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda, Blvd., Culver City **Cost:** Free for Chapter 4 members in good standing, invited speakers, and invited guests. All others \$30 (cash only). **Reservations required:** RSVP by June 12. Please text your RSVP and meal preference to Marta Zaragoza at (310) 204-0484. If she does not reply to the text message, please call the same number.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209)761-2034; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Frank Borrelli, (209) 402-1201, fjborrelli@gmail.com;

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 553-9744; **Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Yolanda Ornelas, (909) 948-8758 **Treasurer:** Erlinda Ochoa, (909) 822-4128. **Meeting:** Thursday, June 11, 11 a.m. Doors open 10:30 a.m. **Where:** San Bernardino Elks Lodge, 2055 Elks Ln., San Bernardino. **Cost:** Free for CSR members. **Reservations required:** RSVP by June 8 to Frank Ornelas (909) 948-8758, or via email invitation.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** Elnora Hunter-Fretwell, (916) 320-3461; EHunterFretwell@CalRetirees.org; **Secretary:** Kathy Jordan **Treasurer:** Stephanie Colshan, (831)241-1722; smcolshan@gmail.com **Meeting:** Thursday, May 7, 11:30 a.m. **Where:** SeaFront Baking Company, 1348 Front St., Crescent City. **Program:** Guest speaker Marina MacNeil, Family Resource Center of the Redwoods Food Bank. **Cost:** Lunch free for members, guests pay for own lunch. **Reservations required:** RSVP by May 1 to Veronica Avila (707) 487-0235 or via email invitation.

CHAPTER 9

LOS ANGELES AREA

President: David Matanga (323) 434-3474, dematanga@hotmail.com; **Vice President:** Joe Chacon (562) 282-8005; **Secretary:** Sandra Garcia (626) 814-0966, claire01@peoplepc.com; **Treasurer:** Maria Vazquez, (909) 519-8055, mavazbauer01@verizon.net. **Meeting:** Wednesday, June 10, noon (sign-in at 11:30 a.m.) **Where:** Steven's Steak & Seafood House, 5332 Stevens Pl, Commerce. **Program:** Learn about how to avoid becoming a victim of identity theft—with insights from guest speaker Sally Westlake, Department of Financial Protection & Innovation. **Cost:** Members free; Non-members, guests \$20. **Reservations required:** RSVP by June 3 to David Matanga by phone, email, or via email invitation.

CHAPTER 10

SAN LUIS OBISPO

President: Tamara Walter, (805) 286-7435; builtforcomfort2@hotmail.com; **Vice President:** Ada Mendez, sallymendez1122@gmail.com; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Vacant **Meeting:** Thursday, May 28, 11 a.m. – 1 p.m. **Where:** Wolff Vineyards, 6238 Orcutt Rd., San Luis Obispo. **Program:** Guest speaker CSR President Joe Reynoso. **Cost:** Members free, guests \$30. **Reservations required:** RSVP by May 20 to CSR District B Director Leticia Soria (805) 574-0109 or LSoria@CalRetirees.org.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559)707-7067; CChristensenFountain@CalRetirees.org; **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky-Perlingieri, (559) 269-5380 *Chapter is scheduled to meet on the following dates in 2026: June 3, Sept. 2, and December TBD.* **Meeting:** Wednesday, June 3, 11 a.m. **Where:** Pardini's Catering & Banquets, 2257 W. Shaw Ave., Fresno. **Program:** Get updates about CalPERS pension and health benefits; Learn about CaptionCall can help people with hearing loss enjoy a better phone experience; Hear guest speaker from Fresno-Madera Area Agency on Aging; Donate new socks to compete in drawing (receive one ticket per-pair). **Cost:** CSR members free. Guests, spouses and nonmembers \$25.

Reservations required: RSVP by May 27 to Christy Christensen-Fountain by phone (559) 707-7067 or (559) 920-7277.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Blanca Rodriguez, (909) 553-5625, blancrod703@yahoo.com; **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; **Meeting:** Tuesday, June 9, 10 a.m. (special time) **Where:** Cracker Barrel, 11612 Amargosa Rd., Victorville. **Program:** Guest speaker Amy Reed, independent insurance agent. **Reservations required:** RSVP by May 31 to Stephanie Gilbert or to Stephanie Pryzbeski-Gilbert or Blanca Rodriguez by phone or email or via email invitation. If we do not receive a reservation, there is a strong chance that there will not be enough room for you to attend..

CHAPTER 13

NORTHERN CALIFORNIA/REDDING

President: Terry Coyle, (916) 869-2094, tlc95821@yahoo.com; **Vice President:** LaDora Cooper, (530) 949-2131, Dola27@charter.net; **Secretary:** Audrey Sandeen, (530) 604-5289, theswede8243@gmail.com; **Treasurer:** Georgene Gibson (530) 524-0662, rbjeepman10@hotmail.com *Chapter meets the first Wednesday of every month in Redding, and four times per-year in Yreka. NOTE: Our next Yreka meeting is scheduled for July 7.* **Redding Meeting:** Wednesday, May 6, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **For more info:** Please contact Audrey Sandeen (530) 604-5289. **Redding Meeting:** Wednesday, June 3, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen (530) 604-5289.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. Riazi, (530) 519-2174, SERiazi@CalRetirees.org; **Secretary:** Robin Keehn, (530) 899-7911, kkeehnr68@gmail.com; **Treasurer:** Diana King,

(530) 310-3454, LadyDi31481@gmail.com *Chapter typically meets in Chico on the third Thursday of each month. We also meet in Susanville on the second Tuesday of each month, March through November (weather permitting).*

Chico Meeting: Thursday, May 21, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Hope Kilby, LMFT, Butte County Department of Behavioral Health, crisis services. **RSVP:** Requested but not required. **For more information:** Call or text Kenneth Todd Mayer or S.E. Riazi. **Chico Meeting:** Thursday, June 18 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Learn how CSR helps protect the pension and health benefits of all state retirees. **RSVP:** Requested but not required. **Susanville Meeting:** Tuesday, May 12, 11:30 a.m. **Where:** Kopper Kettle Café, 2535 Main St., Susanville. **Program:** Learn about retirement planning strategies—with insights from guest speaker Mindy Wilson, mortgage loan officer. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer. **Susanville Meeting:** Tuesday, June 9, 11:30 a.m. **Where:** Kopper Kettle Café, 2535 Main St., Susanville. **Program:** Learn how CSR helps protect the pension and health benefits of all state retirees. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer.

CHAPTER 15

SIERRA FOOTHILLS

President: Pamela Robison, (916) 768-1657, PRobison@CalRetirees.org; **Vice President:** Joann Stewart, (916) 412-2075, JStewart@CalRetirees.org; **Secretary:** Shari Lynn Goodwin, (916) 521-7593; SGoodwin@CalRetirees.org **Treasurer:** Lieutenant Coopwood, (916) 206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, May 5, 11:30 a.m. – 3 p.m. **Where:** Cattlemens, 12409 Folsom Blvd., Rancho Cordova. **Program:** Learn about the impact of Alzheimer's disease and dementia on our community—with insights from Community Educator Elizabeth Silva. **Cost:** Chapter 15 members free, nonmembers \$30 cash or check payable to CSR Chapter 15; Admission includes lunch choice of lemon chicken, ravioli,

CHAPTER MEETING NOTICES

salmon, steak, or veggie fajitas. **Reservations required:** RSVP by April 27 to Shari Lynn Goodwin at SGoodwin@CalRetirees.org or (916) 521-7593 (call or text) or via email invitation. Please include guest name. **Note:** Zoom access available upon request.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Vacant; **Treasurer:** Juan Ochoa, (209) 334-1391.

CHAPTER 17

GREATER SAN DIEGO

President: (Carl) Mark Flahan, (619) 977-6275; MFlahan@mac.com; **Vice President:** Gaspar Luna Oliveira, (619) 548-4793, gasparlunaoliveira@gmail.com; **Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com; **Secretary:** Mildred Scarber, (619) 871-8658, MillieScarber@gmail.com. *Chapter will meet quarterly in 2026. Each meeting is scheduled for the first Thursday of the month: June 4, Sept. 3, and Dec. 3.*

Meeting: Thursday, June 4, Doors open 10:15 a.m.; Lunch begins at 11 a.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Cost:** Members free, non-members \$25 at the door. **Program:** Guest speaker CSR President Joe Reynoso. **Reservations required:** RSVP by May 29. Please return postcard with your reservation. New members, please bring your membership card to the meeting. **For more information:** Contact Diane Whorton (619) 454-3603 or Gaspar Luna-Oliveira (619) 548-4793.

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmyv@aol.com; **Treasurer:** Don Merrill, (707) 484-8881 **Upper Lake Meeting:** Tuesday, June 9, noon. **Where:** Running Creek Casino, 635 State Hwy. 20, Upper Lake. **Program:** Discuss CSR Chapter 19 budget; Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **For more information:** Please contact Skip Hulet.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818)

359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com; **Treasurer:** Gaylonn Mayo, (310) 897-7950, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940; **Meeting:** Tuesday, June 9, 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Program:** Learn how CSR helps protect the pension and health benefits of all state retirees. **Cost:** Members eat free from the senior menu. All others pay for their own meals. **Reservations required:** RSVP by May 22 to Cora Okumura (818) 359-7625. **For more information:** Please contact Cora Okumura.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Owena Boykins, (707) 980-3343, OBoykins@CalRetirees.org; **Vice President:** Laurel Duncan-Anderson, (916) 397-7125, LadyAnderson60@yahoo.com; **Secretary:** Lorna Wright, (707) 750-5990, CSRChapter21@yahoo.com; **Treasurer:** Christy Morgan, (707) 953-5867, citymorg@comcast.net **Meeting:** Tuesday, June 9, 11 a.m. – 2 p.m. **Where:** Napa Elks Lodge #832, 2840 Soscol Ave., Napa. **Program:** Learn about financial planning—with insights from guest speakers Rob Higbee and Jasper Smith of Prudential Advisors. **Cost:** CSR members free, guests \$38. Includes lunch of Caesar salad; fried chicken with sides of macaroni and cheese and fresh vegetables, and chocolate cake dessert. **Reservations required:** RSVP by June 3 to Laurel Duncan Anderson (916) 397-7125, LadyAnderson60@yahoo.com, or via CSR email invitation.

CHAPTER 23

SAN JOSE AREA

President: Elvira Acevedo, (408) 550-9273, EAcevedo@calretirees.org; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net; **Treasurer:** Rhonda A. Moreno-Nunez, (408) 891-5593

CHAPTER 26

BAKERSFIELD/KERN COUNTY
President: Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Vacant; **Secretary:** Gloria Sullivan, (916) 476-0847, gjs12168631@att.net; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. *In 2026, Chapter 26 will hold meetings on the third Thursday of even months: April 16, Aug. 20, Oct. 15, and Dec. 10. There is no meeting in June. There is no meeting scheduled in*

June Meeting: We look forward to seeing you at our Aug. 20 meeting. We hope everyone has a great and safe summer.

CHAPTER 31

VENTURA/SANTA BARBARA

President: Gustavo Ruelas, (805) 216-0793, gustavoruelas0@gmail.com; **Vice President:** Michael Cheng, (805) 689-6700; **Secretary:** Catherine Jimenez, (805) 746-2273; chapter31cj@gmail.com; **Treasurer:** Robert Shiverdecker, codyanni1@gmail.com. **Meeting:** Tuesday, July 14, 11 a.m. **Where:** Oxnard Elks Lodge, 801 S. A St., Oxnard. **Cost:** Free for CSR members and one guest (limit one per-member). Admission includes Mexican buffet lunch. **Reservations required:** RSVP by July 7 to Cathie Jimenez by phone or text (805) 746-2227 or chapter31cj@gmail.com, or via email invitation. Please include guest names.

CHAPTER 34

ORANGE COUNTY—SANTA ANA

President: Joe Whaling, (714) 349-5393, joewhaling@yahoo.com; **Vice President:** Mark Barr, (949) 310-7675, markchef@aol.com; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net; **Secretary:** Dana Pape, papedana@gmail.com. *Usually meets on the second Wednesday of each even month.* **Meeting:** Wednesday, June 10, 11:30 a.m. – 2 p.m. **Where:** The Old Spaghetti Factory, 110 E. Santa Fe Ave., Fullerton. **Program:** Learn about political advocacy from CSR Political Action Committee Chair Gaspar Luna Oliveira. **Cost:** CSR members free, guests \$25 **Reservations required:** RSVP by noon on June 8 to Bill Serb, serbthe3rd@att.net or Susie Leon (619) 394-8454 or via email invitation. **Note:** If you received the postcard invitation, please bring it to the meeting.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Lawana Tate (559) 544-5379; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Mary McCaig, (559) 359-6069 **Meeting:** Thursday, May 14, 11 a.m. – 1 p.m. **Where:** El Nuevo Mexicali, 640 N. Prospect St., Porterville. **Program:** Guest speakers from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$20 **Reservations required:** RSVP by May 7 to Lou Flores. **Hanford Meeting:** Tuesday, May 19, 11 a.m.

– 1 p.m. **Where:** Chinese Dynasty, 441 N. 10th St., Hanford. **Program:** Guest speakers from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$20. **Reservations required:** RSVP by May 12 to Lou Flores.

CHAPTER 36

MONTEREY BAY AREA

President: Maureen Thompson, (831) 236-7741, binovc2@aol.com; **Vice President:** Deborah Anzini (831) 277-9110, danzini@comcast.net; **Secretary:** Vacant; **Treasurer:** Abby Bayes, (831) 455-6189, abby.bayes@gmail.com. **Meeting:** Wednesday, June 10 11:30 a.m. **Where:** The Saddle Club, 475 San Juan Grade Rd., Salinas. **Program:** Hear guest speaker from the American Red Cross. **Cost:** CSR members free, guests \$25 (limit one guest per-member). **Reservations required:** RSVP by June 8 to Deborah Anzini (831) 277-9110 or via email invitation. Include guest names.

CHAPTER 165

SACRAMENTO/OREGON

President: Caesar Abcarius, (916)346-9092, caesar.abcarius@sbcglobal.net; **Vice President:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Secretary:** Robert (Bernie) Bernstein, (916) 296-2955, berniebob@sbcglobal.net; **Treasurer:** Les Reynoso, (916) 709-0369, chapter165@outlook.com; **Oregon Subchapter Chair:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com *Chapter 165 typically meets in Rancho Cordova on the first Wednesday of even-numbered months: June 3, Aug. 5, with meetings tentatively scheduled for Oct. 7 and Dec. 2.* **Sacramento Meeting:** Wednesday, June 3, noon (sign-in at 11:30 a.m.) **Where:** The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speaker Marcie Frost, CalPERS CEO. **Cost:** Chapter 165 members free; Guests \$25. **Reservations required:** RSVP by May 25 to CSR email invitation or contact Les Reynoso by email or phone. **Oregon Meeting:** Thursday, June 11, noon (check-in at 11:45 a.m.) **Where:** Foxy's Restaurant, 16011 Boat Basin Rd, Harbor, OR. **Cost:** Lunch is free for Chapter 165 members; Guests \$20. **Reservations required:** RSVP by June 8 to sue.derrico@yahoo.com or via CSR email invitation.





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